

**Certificate of Notice Page 1 of 4**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Edgardo Mercado-Luciano  
 Diane Mercado  
 Debtors

Case No. 18-13027-elf  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: admin  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 29

Date Rcvd: Aug 17, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 19, 2018.

db +Edgardo Mercado-Luciano, 4225 Orchard Street, Philadelphia, PA 19124-4605  
 jdb #+Diane Mercado, 4225 Orchard Street, Philadelphia, PA 19124-4605  
 14102340 +Fed Loan Servicing, Po Box 60610, Harrisburg, PA 17106-0610  
 14102349 +FedLoan Servicing, Attention: Bankruptcy, Po Box 69184, Harrisburg, PA 17106-9184  
 14102351 +KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541  
 14102355 +Nissan Motor Acceptance Corp/Infinity Lt, Attn: Bankruptcy, Po Box 660360,  
 Dallas, TX 75266-0360  
 14102361 +PGW, Credit and Collections Department, 800 W. Montgomery Avenue, 3rd Floor,  
 Philadelphia, PA 19122-2806  
 14102358 Pa. SCDU, P.O. Box 69110, Harrisburg, PA 17106-9110  
 14102359 PayPal Credit, PO Box 105658, Atlanta, GA 30348-5658  
 14102367 +Tworkers Fcu, 919 E Cayuga St, Philadelphia, PA 19124-3817

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. tr

+EDI: QLEFELDMAN.COM Aug 18 2018 06:08:00 LYNN E. FELDMAN, Feldman Law Offices PC,  
 221 N. Cedar Crest Blvd., Allentown, PA 18104-4603  
 smg E-mail/Text: megan.harper@phila.gov Aug 18 2018 02:17:13 City of Philadelphia,  
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,  
 Philadelphia, PA 19102-1595  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Aug 18 2018 02:16:28  
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
 Harrisburg, PA 17128-0946  
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Aug 18 2018 02:17:02 U.S. Attorney Office,  
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
 14102334 E-mail/Text: bankruptcy@bbandt.com Aug 18 2018 02:16:11 BB&T Item Processing Center,  
 PO Box 580048, Charlotte, NC 28258-0048  
 14102335 +EDI: CAPITALONE.COM Aug 18 2018 06:08:00 Capital One, Attn: Bankruptcy, Po Box 30285,  
 Salt Lake City, UT 84130-0285  
 14102338 +EDI: MERRICKBANK.COM Aug 18 2018 06:08:00 Cardworks/CW Nexus, Attn: Bankruptcy,  
 Po Box 9201, Old Bethpage, NY 11804-9001  
 14102339 +EDI: DCI.COM Aug 18 2018 06:08:00 Diversified Consultants, Inc.,  
 Diversified Consultants, Inc., Po Box 551268, Jacksonville, FL 32255-1268  
 14102352 +EDI: NAVIENTFKASMSERV.COM Aug 18 2018 06:08:00 Navient, Attn: Bankruptcy, Po Box 9500,  
 Wilkes-Barre, PA 18773-9500  
 14102981 +EDI: PRA.COM Aug 18 2018 06:08:00 PRA Receivables Management, LLC, PO Box 41021,  
 Norfolk, VA 23541-1021  
 14102356 +E-mail/Text: blegal@phfa.org Aug 18 2018 02:16:48 Pa Housing Finance Age, Po Box 8029,  
 Harrisburg, PA 17105-8029  
 14102362 +E-mail/Text: Supportservices@receivablesperformance.com Aug 18 2018 02:17:34  
 Receivables Performance Mgmt, Attn: Bankruptcy, Po Box 1548, Lynnwood, WA 98046-1548  
 14102363 +EDI: RMSC.COM Aug 18 2018 06:08:00 Synchb/hhgreg, Attn: Bankruptcy, Po Box 965060,  
 Orlando, FL 32896-5060  
 14102364 +EDI: RMSC.COM Aug 18 2018 06:08:00 Synchrony Bank/ Old Navy, Attn: Bankruptcy Dept,  
 Po Box 965060, Orlando, FL 32896-5060  
 14102365 +EDI: RMSC.COM Aug 18 2018 06:08:00 Synchrony Bank/Care Credit, Attn: Bankruptcy Dept,  
 Po Box 965061, Orlando, FL 32896-5061  
 14102366 +EDI: RMSC.COM Aug 18 2018 06:08:00 Synchrony Bank/Walmart, Attn: Bankruptcy Dept,  
 Po Box 965060, Orlando, FL 32896-5060  
 14102369 EDI: WFFC.COM Aug 18 2018 06:08:00 Wells Fargo Bank, Attn: Bankruptcy Dept, Po Box 6429,  
 Greenville, SC 29606  
 14102368 E-mail/Text: megan.harper@phila.gov Aug 18 2018 02:17:13 Water Revenue Bureau,  
 1401 JFK Blvd., Philadelphia, PA 19102-1663  
 14102370 +EDI: WFFC.COM Aug 18 2018 06:08:00 Wells Fargo Bank Ia N, Attn: Bankruptcy Dept,  
 Po Box 6429, Greenville, SC 29606-6429

TOTAL: 19

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

14102337\* +Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285  
 14102336\* +Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285  
 14102341\* +Fed Loan Servicing, Po Box 60610, Harrisburg, PA 17106-0610  
 14102342\* +Fed Loan Servicing, Po Box 60610, Harrisburg, PA 17106-0610  
 14102343\* +Fed Loan Servicing, Po Box 60610, Harrisburg, PA 17106-0610  
 14102344\* +Fed Loan Servicing, Po Box 60610, Harrisburg, PA 17106-0610  
 14102345\* +Fed Loan Servicing, Po Box 60610, Harrisburg, PA 17106-0610  
 14102346\* +Fed Loan Servicing, Po Box 60610, Harrisburg, PA 17106-0610  
 14102347\* +Fed Loan Servicing, Po Box 60610, Harrisburg, PA 17106-0610  
 14102348\* +Fed Loan Servicing, Po Box 60610, Harrisburg, PA 17106-0610  
 14102350\* +FedLoan Servicing, Attention: Bankruptcy, Po Box 69184, Harrisburg, PA 17106-9184  
 14102353\* +Navient, Attn: Bankruptcy, Po Box 9500, Wilkes-Barre, PA 18773-9500  
 14102354\* +Navient, Attn: Bankruptcy, Po Box 9500, Wilkes-Barre, PA 18773-9500  
 14102357\* +Pa Housing Finance Age, Po Box 8029, Harrisburg, PA 17105-8029  
 14102360\* PayPal Credit, PO Box 105658, Atlanta, GA 30348-5658  
 14102371\* +Wells Fargo Bank Ia N, Attn: Bankruptcy Dept, Po Box 6429, Greenville, SC 29606-6429

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

TOTALS: 0, \* 16, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 19, 2018

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 16, 2018 at the address(es) listed below:

DAVID M. OFFEN on behalf of Joint Debtor Diane Mercado dmol60west@gmail.com,  
davidoffenecf@gmail.com  
DAVID M. OFFEN on behalf of Debtor Edgardo Mercado-Luciano dmol60west@gmail.com,  
davidoffenecf@gmail.com  
KEVIN G. MCDONALD on behalf of Creditor Pennsylvania Housing Finance Agency  
bkgroup@kmlawgroup.com  
LYNN E. FELDMAN trustee.feldman@rcn.com, lfeldman@ecf.epiqsystems.com  
REBECCA ANN SOLARZ on behalf of Creditor Pennsylvania Housing Finance Agency  
bkgroup@kmlawgroup.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 6

**Information to identify the case:**

Debtor 1 **Edgardo Mercado–Luciano**

First Name Middle Name Last Name

Social Security number or ITIN **xxx–xx–3118**

EIN --\_-----

Debtor 2 **Diane Mercado**

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN **xxx–xx–9926**

EIN --\_-----

United States Bankruptcy Court **Eastern District of Pennsylvania**

Case number: **18–13027–elf**

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Edgardo Mercado–Luciano  
aka Edgardo Mercado Luciano, aka Edgardo  
Mercado

Diane Mercado  
aka Diane M Brown

8/16/18

**By the court:** Eric L. Frank  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**